

Exhibit D



Customer Service: 1-877-599-7334
www.realtimeresolutions.com

Mortgage Account Statement
Statement Date: 01/11/2015

Account Information	
Outstanding Principal	\$31,687.49
Interest Rate (Until 06/01/2018)	10.500%
Prepayment Penalty	No

Account Number	3614
Payment Due Date	02/01/2015
Amount Due	\$42,034.84
<i>If payment is received after 02/16/2015, a \$20.90 late fee will be charged.</i>	

Past Payment Breakdown			
	Suspense Applied *	Paid Last Month	Paid Year to Date
Principal		\$0.00	\$0.00
Interest		\$0.00	\$0.00
Escrow (Taxes and Insurance)		\$0.00	\$0.00
Fees		\$0.00	\$0.00
Partial Payment (Unapplied)*		\$0.00	\$0.00
Suspense Account Balance*	\$0.00	\$0.00	

Explanation of Amount Due	
Principal	\$321.96
Interest	\$96.03
Escrow (Taxes and Insurance)	\$0.00
Regular Payment	\$417.99
Total Fees and Charges	\$1,907.80
Overdue Payment(s)	\$39,709.05
Total Amount Due	\$42,034.84

Transaction Activity (12/11/2014 to 01/10/2015)

Date	Description	Charges	Payments
12/17/2014	Late Charge Assess	\$20.90	

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account for a period of 60 days. If you pay the remaining balance of a periodic payment, the funds will then be applied as a periodic payment. If insufficient or no funds are received after 60 days, the suspense funds will be applied to your account in accordance with the terms of the applicable security instrument and promissory note. However, if the applicable contract permits RTR to apply such funds first to interest, RTR will waive such right for the partial payment (but not waive the accrued interest) and will apply the funds first to the outstanding principal balance and then to interest and fees.

IMPORTANT NOTICE REQUIRED BY LAW: This agency is engaged in the collection of debts. However, this notice is provided for information purposes only pursuant to applicable Truth in Lending Act Regulations. It is not an attempt to collect a debt. Furthermore, if your account has been discharged through a bankruptcy, you are not personally liable for any outstanding payments.

PLEASE SEE THE BACK OF THIS PAGE FOR MORE IMPORTANT INFORMATION CONCERNING YOUR RIGHTS.

1349 Empire Central Dr. Suite 150 Dallas TX 75247-4029

Main 1-877-469-7325 * Facsimile 1-214-599-6357

Corporate Office Hours: Monday - Friday 8:30AM - 5:30PM Central

1 of 2

Return Mail Only-No Correspondence



Dept. 107565
PO Box 1259
Oaks, PA 19456



110839-STMT-15888

Account Number 3614

Payment Due Date: 02/01/2015

Regular Payment: \$417.99

Amount Due: \$42,034.84

1-042

Please send payments to:

Real Time Scannable
P.O. BOX 731940
Dallas, TX 75373-1940



110839-7925

MARVIN F TYLKE & MARJORIE S TYLKE
3580 E NORWICH CT # 4
MILWAUKEE WI 53235-4803



The following notices apply to the residents of the following states, as noted. This list is not a complete list of rights consumers may have under state and federal law.

CALIFORNIA RESIDENTS:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act requires that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

COLORADO RESIDENTS:

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Real Time Resolutions, Inc. Colorado office location: 80 Garden Center, Ste 3, Broomfield, CO 80020; Phone (303)920-4763.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE
www.coloradoattorneygeneral.gov/ca

MINNESOTA RESIDENTS:

This collection agency is licensed by the Minnesota Department of Commerce.

NEW YORK CITY RESIDENTS:

New York City Department of Consumer Affairs, license number 1077970

TENNESSEE RESIDENTS:

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

MAINE RESIDENTS:

Corporate Hours of operation: Monday - Friday 8:30am - 5:30pm Central.

NORTH CAROLINA RESIDENTS:

North Carolina Department of Insurance, permit number 3545.

WISCONSIN RESIDENTS:

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions,
www.wdfi.org.

Mortgage Account Statement

Statement Date: 01/11/2015

Account Number: [REDACTED] 3614

Delinquency Notice

You are late on your mortgage account payments. Failure to bring your account current may result in fees. Your account became delinquent on 03/02/2007 and, as of 01/11/2015, you are 2,872 days delinquent on your mortgage account.

Recent Account History

- Payment due 08/01/2014: Unpaid Balance Of \$417.99
- Payment due 09/01/2014: Unpaid Balance Of \$417.99
- Payment due 10/01/2014: Unpaid Balance Of \$417.99
- Payment due 11/01/2014: Unpaid Balance Of \$417.99
- Payment due 12/01/2014: Unpaid Balance Of \$417.99
- Payment due 01/01/2015: Unpaid Balance Of \$417.99
- Current Payment due 02/01/2015: Unpaid Balance Of \$417.99
- **Total Due: \$42,034.84. You must pay this amount to bring your account contractually current.**

If you are experiencing financial difficulty and would like counseling or assistance, you can contact: U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

2 of 2

110839-STMT-15869



2 of 2

1349 Empire Central Dr. Suite 150 Dallas TX 75247-4029
Main 1-877-469-7325 * Facsimile 1-214-599-6357
Corporate Office Hours: Monday - Friday 8:30AM - 5:30PM Central